



LEWIS & ELLIS

Actuaries and Consultants

700 Central Expressway South
Suite 550
Allen, TX 75013

972-850-0850
lewisellis.com

May 11, 2020

Paul Schaeffer, FSA, MAAA
Actuarial Senior Director
Cigna Health and Life Insurance Company
900 Cottage Grove Road
Bloomfield, CT 06002

Re: Cigna Health and Life Insurance Company
Company NAIC # 67369; FEIN # 59-1031071
VT - Cigna LG Major Medical Filing 2020
SERFF Tracking # CCGP-132206853

Dear Mr. Schaeffer:

Lewis & Ellis, Inc (L&E) have been retained by the Green Mountain Care Board ("GMCB") to review the above referenced Large Group product filing submitted on 03/18/2020. Upon review of the actuarial memorandum and related information submitted, the following additional information is needed:

1. The following report shows an approved hospital budget increase of 3.1% for 2020: <https://gmcboard.vermont.gov/sites/gmcb/files/documents/FY20%20Summary%20of%20Budget%20Submissions%20and%20Approvals.pdf>. Please reconcile this approved budget increase to the trend and/or the 3.5% referenced in the response to the previous objection.

Please respond as soon as possible, but no later than May 13, 2020.

Our review of filing will be placed in suspense pending your response. Contact me if you have any questions.

Sincerely,

A handwritten signature in black ink that reads 'Traci Hughes'.

Traci Hughes, ASA, MAAA
Vice President & Consulting Actuary



LEWIS & ELLIS, INC. – ACTUARIES AND CONSULTANTS
700 South Central Expy, Ste 550, Allen, TX 75013
1-972-850-0850 thughes@lewisellis.com